Mississippi Department of Insurance

PROPERTY/CASUALTY RATE FILING EXHIBIT

Exhibit D	Profit Provision Information
General Instructions	Mississippi regulations require that investment income be considered in ratemaking. Over time, companies have developed various techniques to incorporate investment income in the rates. Mississippi regulations do not require that any particular technique be used. However, the proposed profit provision must be based on a reasonable target rate of return and technique. The targeted profit/contingency provision derived as a result of the company's selected technique must be shown on Line 17 of Exhibit C, Page 2.